

FREQUENT QUESTIONS ABOUT SMARTSHOPPER

Visit us anytime at SmartShopper.com or
call 1-800-824-9127.

Monday through Thursday from 8 a.m. to 8 p.m. and Friday from 8 a.m. to 6 p.m. ET.

1. What is SmartShopper?

SmartShopper is a health care shopping and savings program that works with your medical benefits. With SmartShopper, you and your covered family members shop for different medical procedures and tests via phone, web or mobile device. When you choose to have your procedure at a facility on the SmartShopper list, you earn cash. You also save money on what you pay out-of-pocket for the procedure. Shopping with SmartShopper is completely confidential.

2. How do I use SmartShopper?

First, register by calling the SmartShopper Personal Assistant Team or going online. Then, when you need a medical procedure or routine screening, call a Personal Assistant, who will give you the most reasonably priced options where the procedure is performed in your area. If you go online or shop on your mobile device, enter the procedure you're shopping for and those options pop up. If you have your procedure at a SmartShopper option, you'll earn a cash reward.

3. What kind of medical procedures qualify for the cash reward?

You can use SmartShopper to shop for routine, nonemergency procedures. For example, screenings such as mammograms and colonoscopies; diagnostic tests such as CT scans, MRIs and Ultrasounds; and even surgeries including knee or shoulder surgery. You can call the SmartShopper Personal Assistant Team to see if the procedure you need qualifies for a cash reward, or shop for it on the web site.

4. How much money could I potentially earn with SmartShopper?

Cash rewards vary from \$50 to \$500, depending on the procedure and where you have it and there's no cap on how much cash you could earn. If you earn \$600 or more in a calendar year, SmartShopper sends you a 1099 form to file with the IRS.

5. Does using SmartShopper mean any changes to my benefit plan or my primary doctor?

No. Your benefit plan and your primary doctor are not affected in any way, whether you choose to use SmartShopper to earn cash rewards or not.

6. Do I have to use one of the facilities SmartShopper identifies?

No. SmartShopper is a completely voluntary program and the decision about where to have your procedure is up to you. If you do not want to earn cash when you have a routine medical procedure, it is always your choice.

7. What if my doctor already scheduled my procedure at a facility not on the SmartShopper list?

You can call the SmartShopper Personal Assistant Team. If you'd like to have the procedure at one of the SmartShopper options and earn the cash reward, the Personal Assistant will be happy to change your appointment and help you get a new referral from your doctor if needed.

8. What if the place where I am already scheduled is a SmartShopper option?

If you are already scheduled at a SmartShopper facility, congratulations! You still need to shop either on the phone or online to get a confirmation number, but you'll receive the cash reward.

9. I know that the SmartShopper options are less expensive, but how do I know they are high quality?

All health centers and facilities on the SmartShopper list are fully vetted as part of your health plan's network and have met the plan's strict quality standards.

10. Should I shop on the phone or online?

Whether you're on the phone or online, SmartShopper provides a simple and convenient shopping experience just like you've come to expect in other areas of your life. However, when you shop with the Personal Assistant Team, you do get the benefit of a friendly and professional personal assistant who can answer questions, make changes, set appointments and support you every step of the way.

**SmartShopper™**

SmartShopper program is provided by Sapphire Digital, an independent company. Incentives available for select procedures only. Payments are a taxable form of income. Rewards may be delivered by check or an alternative form of payment. Members with coverage under Medicaid or Medicare are not eligible to receive incentive rewards under the SmartShopper program.

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